# Case 09-61224-fra13 Doc 15 Filed 04/15/09

<b>B22C</b> (Official Form 22C) (Chapter 13) (01/08)	According to the calculations required by this statement:
	☐ The applicable commitment period is 3 years.
In re: Wilson, Christopher J.	▼ The applicable commitment period is 5 years.
Debtor(s)	$\checkmark$ Disposable income is determined under § 1325(b)(3).
Case Number: 09-61224-fra13 (If known)	$\square$ Disposable income is not determined under § 1325(b)(3).
	(Check the boxes as directed in Lines 17 and 23 of this statement.)

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME									
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.  a. ✓ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.  b. ☐ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.								
1	the s	igures must reflect average monthly income receive ix calendar months prior to filing the bankruptcy of the before the filing. If the amount of monthly income divide the six-month total by six, and enter the re	Column A Debtor's Income	Column B Spouse's Income					
2	Gros	ss wages, salary, tips, bonuses, overtime, comm	issions.	\$	\$				
3	a and one l	me from the operation of a business, profession denter the difference in the appropriate column(s) business, profession or farm, enter aggregate number homent. Do not enter a number less than zero. Do not enter a deduction in Part I							
	a.	Gross receipts	\$ 17,699.35						
	b.	Ordinary and necessary operating expenses	\$						
	c.	Business income	Subtract Line b from Line a	\$ 17,699.35	\$				
4	diffe	t and other real property income. Subtract Line rence in the appropriate column(s) of Line 4. Do not include any part of the operating expenses enter IV.							
7	a.	Gross receipts	\$						
	b.	Ordinary and necessary operating expenses	\$						
	c.	Rent and other real property income	Subtract Line b from Line a	\$	\$				
5	5 Interest, dividends, and royalties.				\$				
6	Pens	sion and retirement income.		\$	\$				
7	expe that	amounts paid by another person or entity, on a cases of the debtor or the debtor's dependents, purpose. Do not include alimony or separate maine debtor's spouse.	\$	\$					

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8	Unemployment compensation. Enter However, if you contend that unemplo was a benefit under the Social Security Column A or B, but instead state the an	yment compensation receive Act, do not list the amoun	ed by you	or your spouse				
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$	S	\$		\$	;
9	Income from all other sources. Speci sources on a separate page. Total and a maintenance payments paid by your or separate maintenance. Do not incl. Act or payments received as a victim of international or domestic terrorism.  a.  b.	enter on Line 9. <b>Do not inc</b> <b>spouse, but include all ot</b> ude any benefits received u	lude alimon her paym ander the S	ony or separatents of alimon Social Security	y		\$	3
10	<b>Subtotal.</b> Add Lines 2 thru 9 in Colum through 9 in Column B. Enter the total		ompleted,	add Lines 2	\$	17,699	.35 \$	5
11	<b>Total.</b> If Column B has been complete and enter the total. If Column B has no Column A.				\$			17,699.35
	Part II. CALCUL	ATION OF § 1325(b)(4	) COMN	MITMENT P	ERIC	D		
12	Enter the amount from Line 11.						\$	17,699.35
13	Marital Adjustment. If you are marrithat calculation of the commitment per your spouse, enter the amount of the inbasis for the household expenses of you.  a. b. c. Total and enter on Line 13.	iod under § 1325(b)(4) doe come listed in Line 10, Co	s not requ lumn B tha	ire inclusion of at was NOT parer zero.	the in a did on a	come of	]	0.00
14	Subtract Line 13 from Line 12 and e	nter the result					\$	17,699.35
15	Annualized current monthly income 12 and enter the result.		the amou	nt from Line 14	4 by th	e number		212,392.20
16	Applicable median family income. E household size. (This information is ay the bankruptcy court.)  a. Enter debtor's state of residence: Or	railable by family size at w	ww.usdoj.ş		n the c			61,046.00
		-			CHOIG	51ZC <b>3</b>	_ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	01,040.00
17	Application of § 1325(b)(4). Check the  The amount on Line 15 is less the 3 years" at the top of page 1 of thi  ▼ The amount on Line 15 is not less period is 5 years" at the top of page	an the amount on Line 16 s statement and continue w s than the amount on Lin	. Check th ith this state 16. Chec	te box for "The stement."  ck the box for "	The ap			-
	Part III. APPLICATION OF					LE INC	OME	,
18	Enter the amount from Line 11.						\$	17.699.35

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		Subpart A: Deduct	tions under Star	ndards	of the Internal Revenue Se	rvice (IRS)		
Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)  Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)								
			TION OF DET	ПСТІ	ONS ALLOWED LIND	ER 8 707(b)(2)		
23	ur <b>TI</b> de	he amount on Line 21 is mornder § 1325(b)(3)" at the top of the amount on Line 21 is not betermined under § 1325(b)(3)" omplete Parts IV, V, or VI.	f page 1 of this st more than the a	tatemen <b>mount</b> (	t and complete the remaining on Line 22. Check the box f	g parts of this staten for "Disposable inco	nent. ome i	is not
	Appli	cation of § 1325(b)(3). Check	the applicable b	ox and j	proceed as directed.	2'11	<u> </u>	
22		cable median family income.	Enter the amoun	nt from I	Line 16.		\$	61,046.00
21		alized current monthly income denter the result.	ne for § 1325(b)	(3). Mu	ltiply the amount from Line	20 by the number	\$	212,392.20
20	Curre	ent monthly income for § 132	5(b)(3). Subtract	t Line 1	9 from Line 18 and enter the	result.	\$	17,699.35
		al and enter on Line 19.					\$	0.00
	c.					\$		
	a. b.					\$		
Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.								
	Marit			C'1' '	11	T 1 10 d		

Local Standards: housing and utilities; mortgage/rent expense. Finer; in Line a below, the amount of the RNS Housing and Utilities Standards mantgage/rent expense for your county, and household size (this information is available at www.usdoi.gov/uss/ or from the clerk of the bunkruptcy county; center on Line be the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.  a.   RS Housing and Utilities (and the county of the land of the Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47  b.   Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47  c.   Net mortgage/rental expense   Subtract Line b from Line a	B22C (	Offici	al Form 22C) (Chapter 13) (01/08)						
b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47		the Informathe to	RS Housing and Utilities Standards; mortgage/rent expense for your c mation is available at www.usdoj.gov/ust/ or from the clerk of the banotal of the Average Monthly Payments for any debts secured by your heads to be a secured by your heads.	ounty and household size (this kruptcy court); enter on Line b nome, as stated in Line 47;					
Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense are included as a contribution to your household expenses are included as a contribution to your household expenses in Line 7.    You checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/us/ or from the clerk of the bankruptye court.)    Local Standards: transportation and dittional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an expense and ownership/lease expenses. (You may not claim an ownership/lease expenses for a vehicle and also use public transportation.)    Local Standards: Transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation. (This amount is available at www.usdoj.gov/us/ or from the clerk of the bankruptye court.)    Local Standards: transportation ownership/lease expenses, (You may not claim an ownership/lease expense for more than two vehicles.)    Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)    Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense; for one the clerk of the bankruptyc court.)    Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)    Local Standards: transportation ownership Costs   S   Average Monthly Payments for any debts secured by Vehicle 1, as stat	25B								
Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:    Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses are included as a contribution to your household expenses in Line 7.    You checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation, if you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)    Local Standards: transportation; additional public transportation expenses. If you pay the operating expenses for a webicle and also use public transportation, and you contend that you are entitled to a additional deduction for your public transportation, and you contend that you are entitled to a additional deduction from IRS Local Standards: Transportation amount from IRS Local Standards: Transportation amount from IRS Local Standards: Transportation amount from IRS Local Standards: Transportation whether the public transportation (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).    Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.		b.		\$					
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an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.  If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  Local Standards: transportation; additional public transportation expenses. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation. (This amount is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  Local Standards: transportation ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as \$					\$				
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If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  173.00  Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 47  Subtract Line b from Line a  Not ownership/lease expense for Vehicle 1  Subtract Line b from Line a									
Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  173.00  Local Standards: transportation; additional public transportation expenses. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.  Region. Net ownership/lease expense for Vehicle 1.  Subtract Line b from Line a form Line a stated in Line 47.  Subtract Line b from Line a form Line a subtract Line b from Line a stated in Line 47.  Subtract Line b from Line a form Line a subtract Line b from Line a subtract Line	27A		$\square$ 1 $\square$ 2 or more.						
expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 47  Subtract Line b from Line a  Subtract Line b from Line a  Subtract Line b from Line a		Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk							
Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 47  Subtract Line b from Line a  Subtract Line b from Line a  Subtract Line b from Line a	27B	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at							
Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:  Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 47  Subtract Line b from Line a  Subtract Line b from Line a		Loca whic	al Standards: transportation ownership/lease expense; Vehicle 1. On hyou claim an ownership/lease expense. (You may not claim an ownership/lease expense.)						
Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 47  Subtract Line b from Line a  Subtract Line b from Line a									
Average Monthly Payment for any debts secured by Vehicle 1, as  b. stated in Line 47 \$ 384.97  C. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a	28	Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47;							
b. stated in Line 47 \$ 384.97		a.		\$					
c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a \$		b.	stated in Line 47						
		c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$				

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B22C (	Official Form 22C) (Chapter 13) (01/08)						
	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:						
29	Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. <b>Do not enter an amount less than zero.</b>						
	a. IRS Transportation Standards, Ownership Costs \$						
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 \$						
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a	\$					
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.	\$	584.00				
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly						
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.						
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.						
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.						
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.						
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.						
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.						
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$	3,560.00				

322C (	Uffici	al Form 22C) (Chapter 13) (01/08)				
			onal Expense Deductions under § 707(b) my expenses that you have listed in Lines 24-37			
	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.					
	a.	Health Insurance	\$			
	b.	Disability Insurance	\$			
39	c.	Health Savings Account	\$			
	Tota	and enter on Line 39	<u> </u>	\$		
	the s	u do not actually expend this total amor pace below:	unt, state your actual total average monthly expenditures in			
	\$					
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. <b>Do not include payments listed in Line 34.</b>					
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.					
43	actua secon <b>trust</b>	ally incur, not to exceed \$137.50 per child adary school by your dependent children leaves	under 18. Enter the total average monthly expenses that you, for attendance at a private or public elementary or ess than 18 years of age. You must provide your case xpenses, and you must explain why the amount claimed accounted for in the IRS Standards.	\$		
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.			\$		
45	chari	table contributions in the form of cash or 1 U.S.C. § 170(c)(1)-(2). <b>Do not include a</b>	easonably necessary for you to expend each month on financial instruments to a charitable organization as defined any amount in excess of 15% of your gross monthly	\$		
46	Tota	l Additional Expense Deductions under	§ 707(b). Enter the total of Lines 39 through 45.	\$		

		ar Form 22C) (Chapter 15) (01		: Deductions for Del	bt Pay	ment			
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.								
47		Name of Creditor	Property	Securing the Debt		Average Monthly Payment	includ	s payment le taxes or nsurance?	
	a.	Oregon Coast Bank	fishing	vessel	\$	2,187.53	☐ ye	s 🗹 no	
	b.	American General Finance	trailer		\$	43.33	☐ ye	s 🗹 no	
	c.	Capital One Auto Finance	Automo	bile (1)	\$	384.97	☐ ye	s 🗸 no	
				Total: Add	d lines	a, b and c.			\$ 2,615.83
	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.								
48		Name of Creditor		Property Securing the Debt 1/60th of the Cure Amount					
	a.						\$		
	b.						\$		
	c.						\$		
						Total: Ad	ld lines a	a, b and c.	\$
49	such	nents on prepetition priority cl as priority tax, child support and ruptcy filing. Do not include cu	d alimony	claims, for which you	were 1	liable at the t	ime of y		\$ 83.33
		pter 13 administrative expense esulting administrative expense.	s. Multiply	y the amount in Line a	by th	e amount in I	Line b, a	nd enter	
	a.	Projected average monthly Cha	apter 13 pl	an payment.	\$	6,	130.36		
50	b.	schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy		X		9.4%			
	c.	Average monthly administrative	e expense			Multiply Lir	nes a		
		case			and b			<u> </u>	\$ 576.25
51	Total	Deductions for Debt Payment. En	nter the tot	al of Lines 47 through	50.				\$ 3,275.41
		S	Subpart D	: Total Deductions fi	rom Iı	ncome			
52	Tota	l of all deductions from income	e. Enter th	e total of Lines 38, 46	, and	51.			\$ 6,835.41

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)								
53	Tota	current monthly income. Enter the amount from Line 20.		\$	17,699.35			
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.							
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).							
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.							
	<b>Deduction for special circumstances.</b> If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable.							
57		Nature of special circumstances	Amount of expense					
	a.	labor costs and fuel costs for fishing	\$ 5,309.83					
	b.	<u> </u>	\$					
	c.		\$					
		Total: Add I	Lines a, b, and c	\$	5,309.83			
58		<b>l adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 5 the result.	56, and 57 and	\$	12,145.24			
59	Mon	thly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and en	ter the result.	\$	5,554.11			
		Part VI. ADDITIONAL EXPENSE CLAIMS						
	and wincon	<b>Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form elfare of you and your family and that you contend should be an additional deduction the under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page monthly expense for each item. Total the expenses.	n from your curren	t mon	thly			
60		Expense Description	Monthly A	moun	t			
60	a.		\$					
	b.		\$					
	c.		\$					
		Total: Add Lines a, b and	c   \$					
Part VII. VERIFICATION								
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a jo both debtors must sign.)							
61	Date:	April 14, 2009 Signature: /s/ Christopher J. Wilson						
		(Debtor)						
	Date:	Signature: (Joint Debtor, if any	/)					